

SUB
C2
Cont
A1

8. (Amended) The method of claim 7 wherein the transaction certificate may be provided to the merchant to indicate successful authorization.

9. (Amended) The method of claim 13 wherein the authorization form is provided to the customer through a network interface.

Sub
C1

11. (Amended) The method of claim 13 wherein the authorization form includes a customer-specific indicator previously provided by the customer to the entity, the customer-specific indicator being independent of the merchant.

Sub
B2

12. (Amended) The method of claim 13 wherein the authorization form includes a logo identifying the merchant.

A2

13. (Amended) A method for authorizing transactions between a customer that is authorized to use an account and an e-commerce merchant, the method comprising:

- confirming rights in the account by associating an account code with an account number associated with the account;
- establishing a signature phrase for being used in a plurality of transactions;
- linking the signature phrase to the account number for use in the transactions;
- upon indication from the e-commerce merchant that a transaction has initiated, providing an authorization form to the customer, the authorization form being from an entity separate from the e-commerce merchant;
- receiving the signature phrase from the customer through a customer response to the authorization form; and
- extending rights to the account, normally only associated with the account code, to the signature phrase such that the customer can authorize the transaction made on the account using the signature phrase.

Sub
C3

Please add the following new claims:

- Sub C1
19. The method of claim 22 wherein the authentication phrase is a signature phrase.
20. The method of claim 19 wherein the signature phrase is transformed by the authorization form.
21. The method of claim 19 wherein the signature phrase is used for a plurality of different transactions with different merchants.
- Sub C4
- A3
- Sub C4
22. A method for authorizing transactions over a network, comprising:
receiving, at an authorization system, merchant information and account information after a user has initiated a transaction from a merchant;
verifying that the merchant information corresponds to the merchant;
determining whether the account information corresponds to an account entry in an authorization database;
creating an authorization form at the authorization system;
displaying the authorization form to the user;
receiving an authentication phrase from the user;
verifying that the received authentication phrase corresponds to an authentication phrase in the account entry; and
transferring the user to the merchant.
23. The method of claim 22 further comprising:
enabling the user to be transferred to the authorization system.
- Sub C1
24. The method of claim 22 further comprising:
forwarding an indication that the transaction is verified to the merchant.

Sub A 25. The method of claim 22 wherein the same authorization system is for verifying different transactions for different merchants.

Sub B2 26. The method of claim 22 wherein the authorization form includes a logo associated with the authorization system.

Sub C1 27. The method of claim 22 wherein the authorization form includes information associated with the user but not provided by the user to the merchant.

28. A method for authorizing e-commerce transactions, comprising:

- a) receiving at a central authorization facility, a first merchant information and a first user information from a first merchant for a first transaction;
- b) verifying from at least one of the first merchant information and the first user information whether signature authorization is to occur;
- c) if signature authorization is to occur, preparing an authorization form at the central authorization facility;
- d) providing the authorization form to a node indicated by the first user information;
- e) receiving signature authorization from the node through the authorization form;
- f) authorizing the first transaction if the signature authorization corresponds to the first user information; and
- g) indicating the authorization to the first merchant.

29. The method of claim 28 further comprising:

- h) receiving at the central authorization facility, a second merchant information and the first user information from a second merchant for a second transaction;
- i) repeating steps b) - g) for the second merchant, wherein the same signature authorization is used to authorize the second transaction.

30. The method of claim 28 further comprising:
- h) receiving at the central authorization facility, the first merchant information and a second user information from the first merchant;
 - i) repeating steps b) - g) for the second user information.
31. The method of claim 28 further comprising:
- b) providing software to the merchant for performing step a).
32. The method of claim 31 wherein the software includes a Buy button.
33. The method of claim 28 wherein the signature authorization is in the form of a signature phrase.
34. The method of claim 28 wherein the first user information includes a credit card account number.
35. The method of claim 34 wherein the central authorization facility is associated with an issuer of a credit card for the credit card account number.
36. The method of claim 28 wherein the node indicated by the first account information is an electronic address for a user who initiated the transaction.